
Together. Fearless.
Fall Congregational Meeting: November 23, 2025


AGENDA
Call to Order & Opening Prayer
Congregational Process
Approval of Minutes
2026 Budget
ADJOURN

Fall Congregational Meeting

- Quorum
- Call to Order
- Opening Prayer
- Appointment of Parliamentarian
- Overview of congregational process

ITEM 1: Approval of Minutes

MOTION: to approve the minutes of the Special Congregational Meeting of <u>September 21, 2025</u>, and the Annual Meeting of <u>January 26, 2025</u>

ITEM 2: Approval of 2026 Budget

MOTION: to approve the 2026 annual budget with income of $1,138,562 and expenses of $1,138,562, as recommended by the Executive Council

2026 Proposed Operating Budget

Budget Summary and Detail are linked on the

Stewardship 2026 page

2026 Proposed Budget Summary

2026 Proposed Budget Detail

Discussion: 2025 Status

	Approved Budget (Jan)	Mid-Year Projected	Current Projection
Contributions	682,100	682,214	731,337
Building Use Revenue	208,000	208,832	211,386
Investment 4% and other	191,710	208,388	205,747
TOTAL INCOME	**1,081,810**	**1,099,434**	**1,148,470**
EXPENSES	**1,180,468**	**1,157,825**	**1,157,825**
Surplus / (deficit)	**(98,658)**	**(58,390)**	**(9,355)**

"Close the Gap" - 13th month

Projected Deficit: **(58,390)**

29 Pledges & Gifts Received: $49,035

If 2025 pledges are completed,
and expenses remain within budget, our

Current Projected Deficit: **(9,355)**

Year-end Fund Balances

	12/31/24 Actual	12/31/25 Projected	12/31/26 Projected
Unrestricted Funds	1,801,024	2,300,302	2,363,560
Capital Reserve	(652)	70,961	103,530
Donor-Restricted Funds	500,476	346,616	346,616
Endowment Funds	1,052,232	1,087,744	1,114,938
TOTAL FUNDS	**$ 3,353,080**	**$ 3,805,623**	**$ 3,928,644**

Unrestricted Funds increase $500k

Debt Reduced during 2025: $167,900

	12/31/24	12/31/25
Cornerstone Loan	143,869	0
No-interest Boiler Loan	66,085	42,054

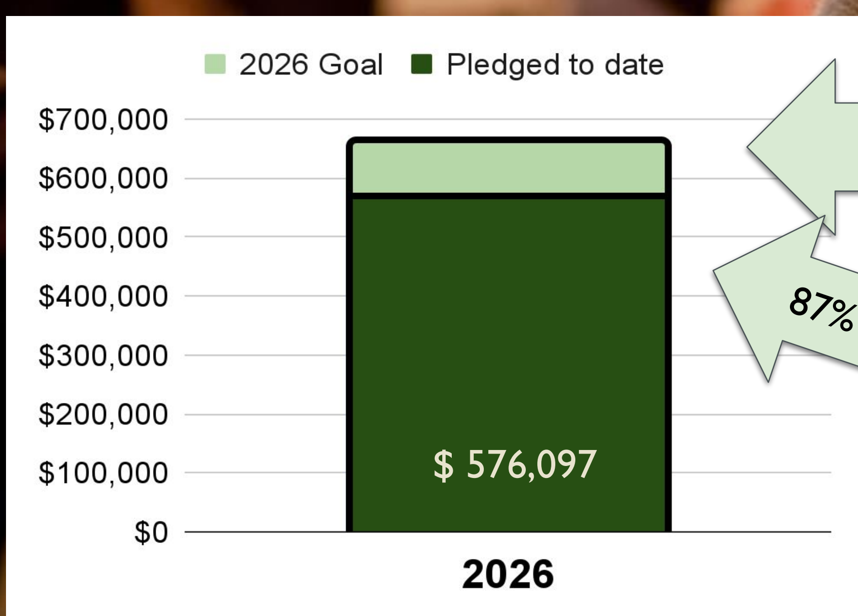
Fifth Century Fund: added $60,000 from bequests

Market Return after 4% draw: $272,000

2026 Revenue

- **Pledges** – set as a 6.4% increase over 2025 budget
- **Building use** – setting increase to $215,000 with strategy to seek out additional users
- **Investments** – based on additions to the Fifth Century Fund and recent market conditions, our 4% draw is $5,000 higher

2026 Pledges at First Church



Goal = $660,000

87% Pledged to date

Net increase so far over 2025:

$113,872

2026 Expenses

- **Personnel** - 2.8% COLA; no pastoral associate position; ministerial intern; small savings based on estimated transition from interim to new senior minister; decrease in total personnel costs from $706k in '25 to $660k in '26
- **B&G** – overall budget $16,000 lower from new sexton staffing plan; projected reduced costs in parsonage transition; more stable utility costs
- **Other program costs -** set at steady state from 2025 budget (i.e. goal of 0% increase)

Our Bottom Line

	2024 Actual	2025 Projected	2026 Budget Proposed
Total Operating Fund Income	1,013,075	1,148,470	1,138,562
Total Missions, Expenses & Transfers	1,159,209	1,157,825	1,138,562
Increase / (decrease) in Net Assets (General Fund)	(146,134)	(9,355)	0
Year-end Fund Balances	**3,353,080**	**3,805,623**	**3,928,644**

Closing Prayer

Motion to Adjourn

THANK YOU!

2025

We are less than $10,000 from closing the gap for 2025. Thanks for giving a 13th month!

Give now →

2025

2026

We can achieve a balanced 2026 budget if, collectively, we increase pledging by 6.4%.

Pledge now →

2026

THANK YOU!